caat
PENSION PLAN

Reporting key member events

For DBplus-only employers

April 30, 2026

Agenda

1. Retirement
2. Termination
3. Pre-retirement death
4. Disability leaves
5. Change of employment
6. Live demo

Retirement

When can members retire?

- Members can retire
  - As early as age 50
  - Up to November 30th of the year they reach age 71

Retirement process guidelines

1

Report up to three months prior to the retirement date

- No earnings or contribution projections are required
- Adjustments will be made when final data is reported

2

Refer to the payment schedule in the Employer Manual

- Retirement > Pension processing dates

3

Pension recalculation threshold

- Must be more than **$140** in total combined member and employer contributions

Retirement process

1. Employer reports retirement status using the options available:
   - **Option 1:** Report **RET** status code in PBR file (use a separate file if reporting in advance of the retirement date with DR and Parameter tabs only)
   - **Option 2:** Complete a *Pension Application* through PAL
2. CAAT calculates the member's pension and delivers the retirement package to the member by mail or through member portal, **My Pension**
3. The member returns the completed *Retirement Option Document* with any supporting documentation to CAAT through **My Pension** or mail
4. CAAT sets up the member's monthly lifetime pension payment

Retirement – PBR

- Example of how to report a retirement on the PBR file:

On **DR tab**

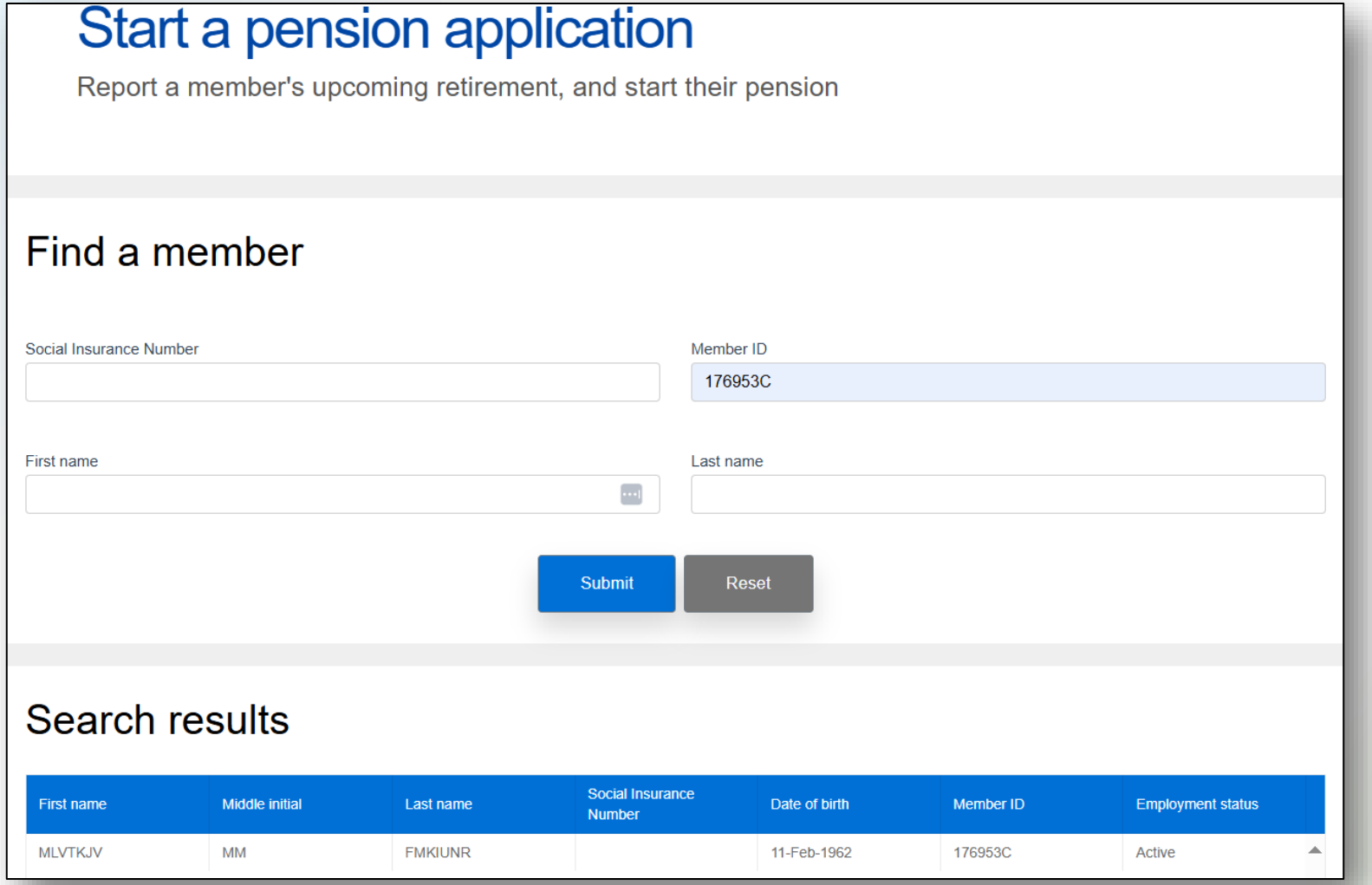
EMPNO	SIN	ESTATUS	ESTATUS_EDATE	D2PA	D2PAYEAR
136	XXXXXXXXX	RET	4/30/2026	2009	12/31/2026

On **Parameters tab**

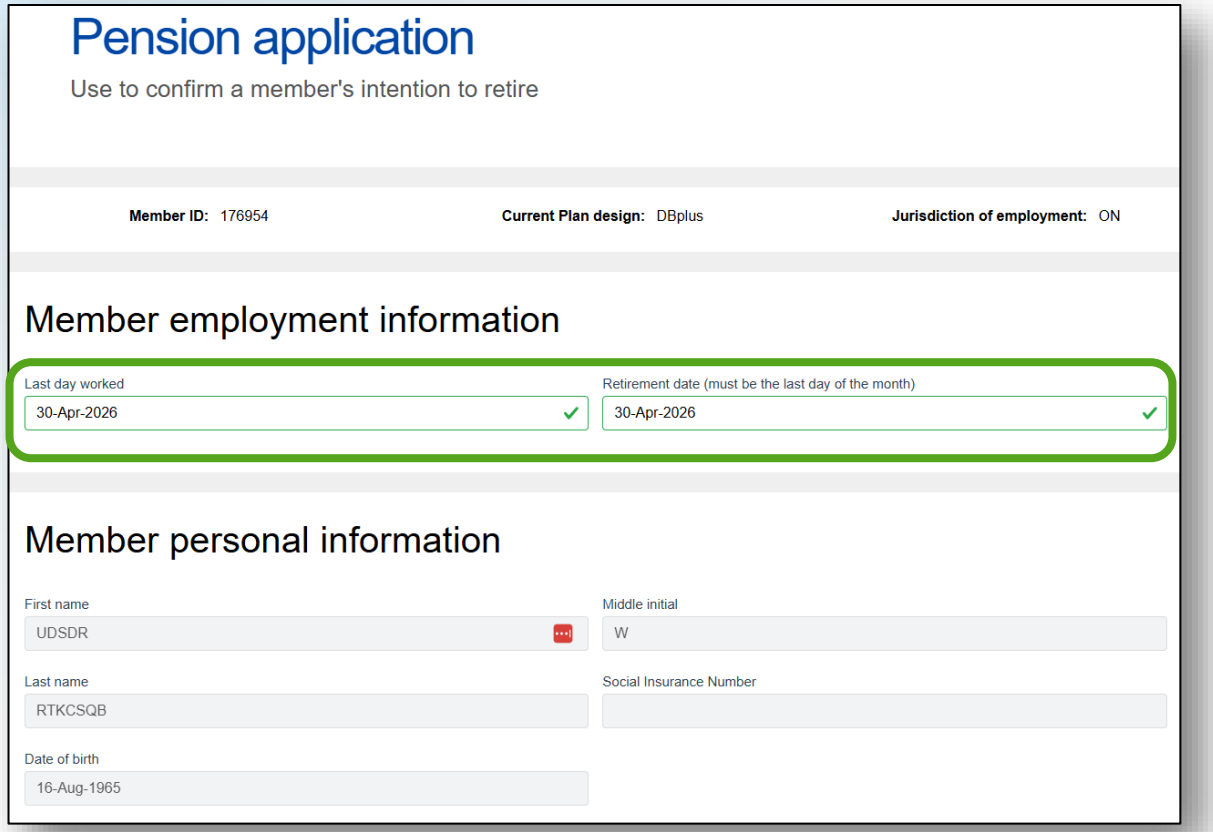
ERNO	PAYDATE
XXX	4/30/2026

- Report up to three months in advance of retirement date

Pension application process in PAL

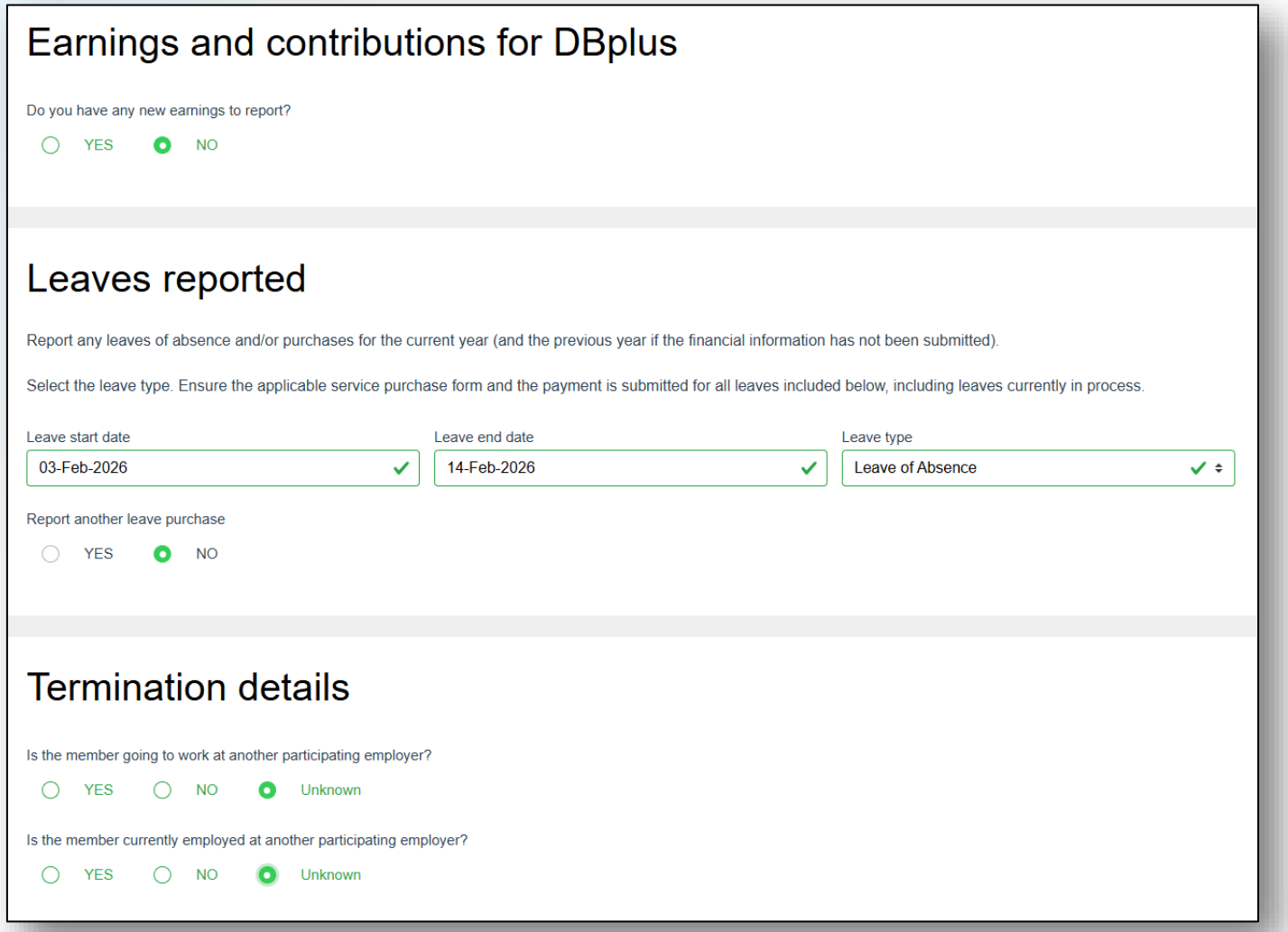


Pension application process in PAL

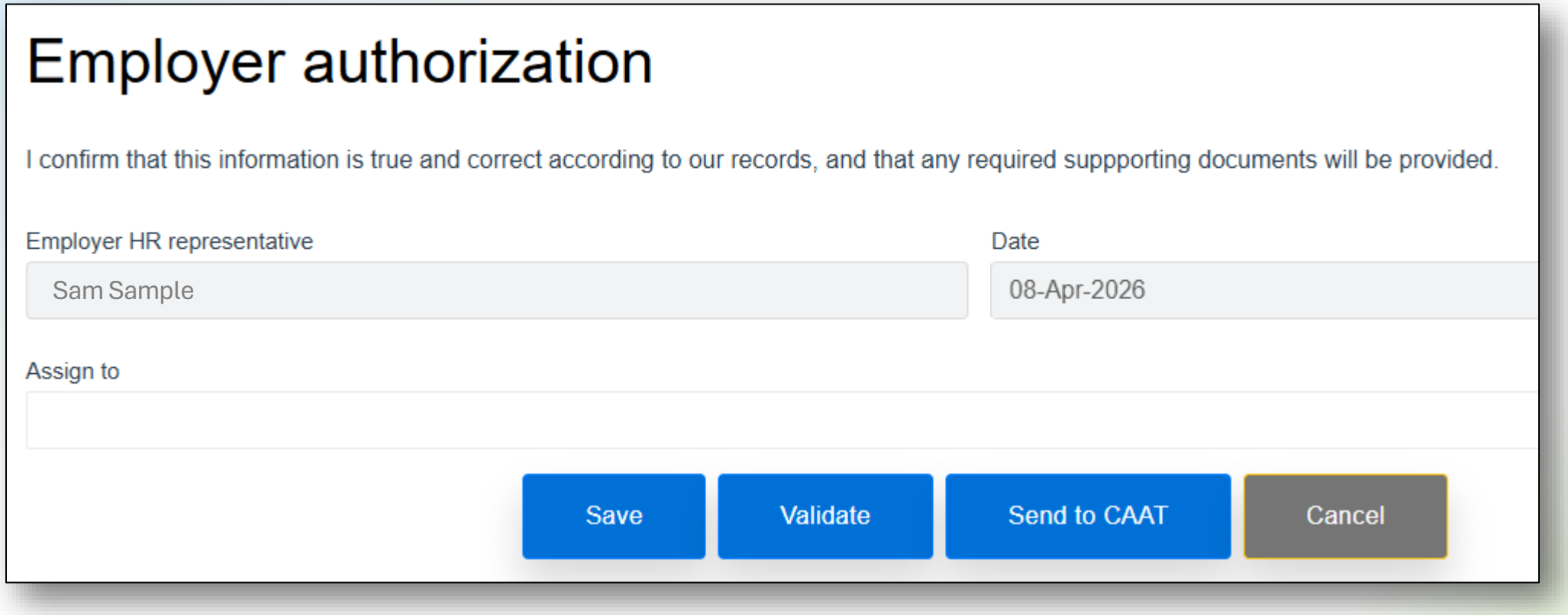


- On the **Pension application** page, complete the financial details for the member
- **Last day worked** is the last day that the member works for the employer
- **Retirement date** is the last day of the month in which the member last made contributions to the Plan

Pension application process in PAL

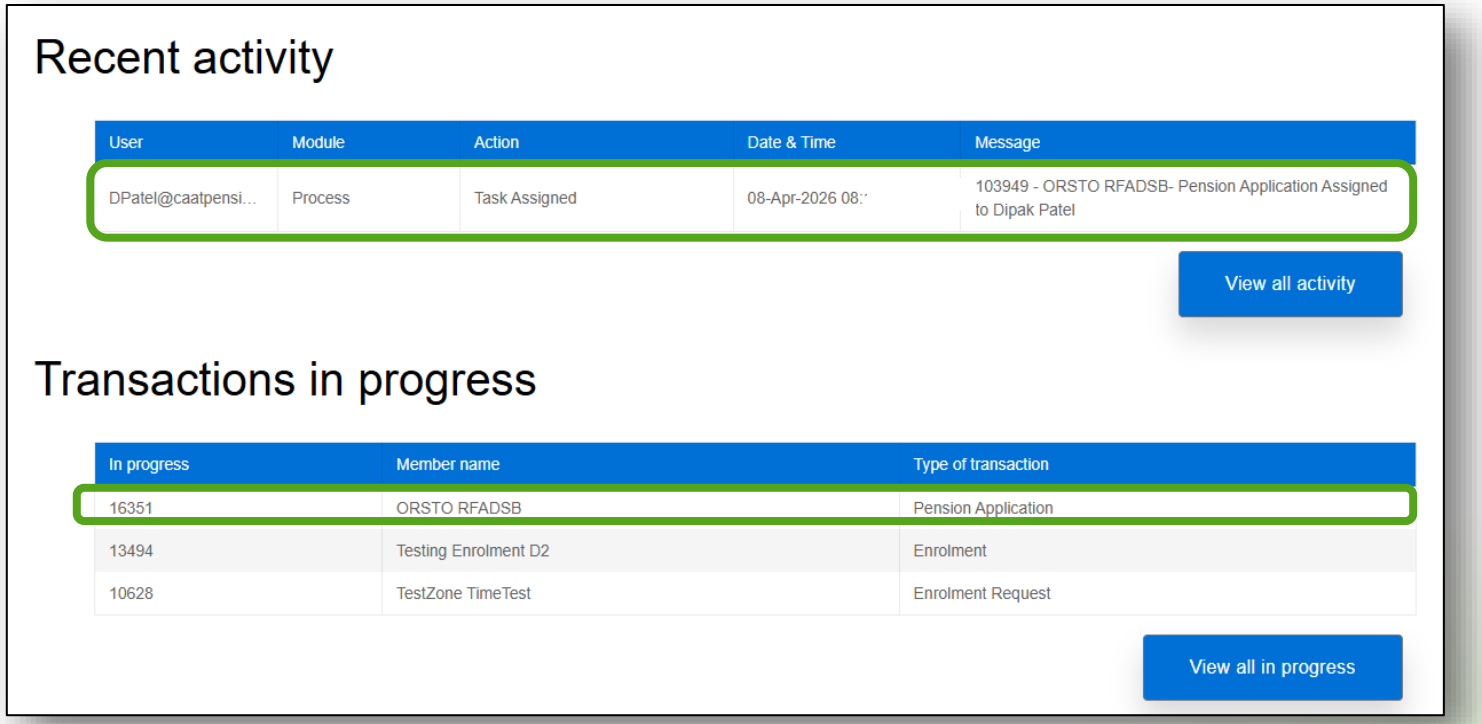


Pension application process in PAL



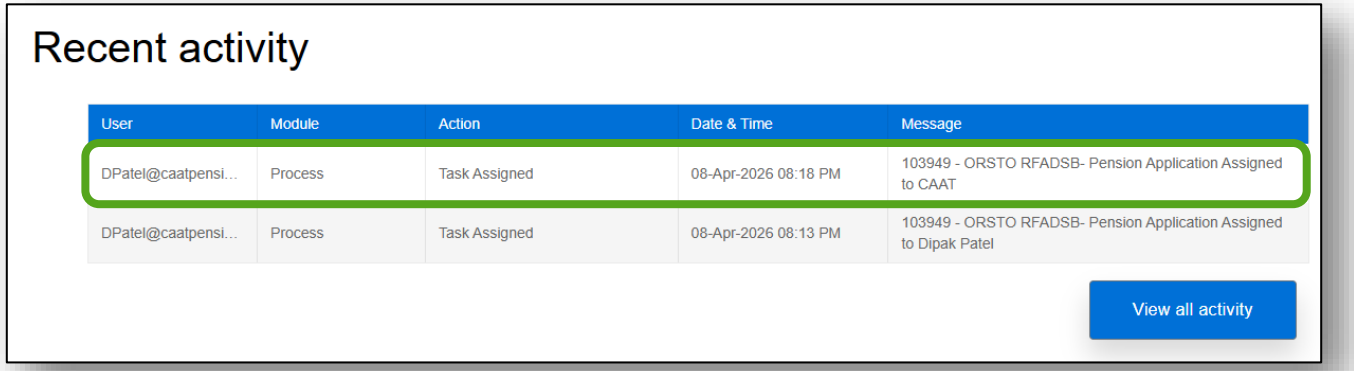
Pension application process in PAL

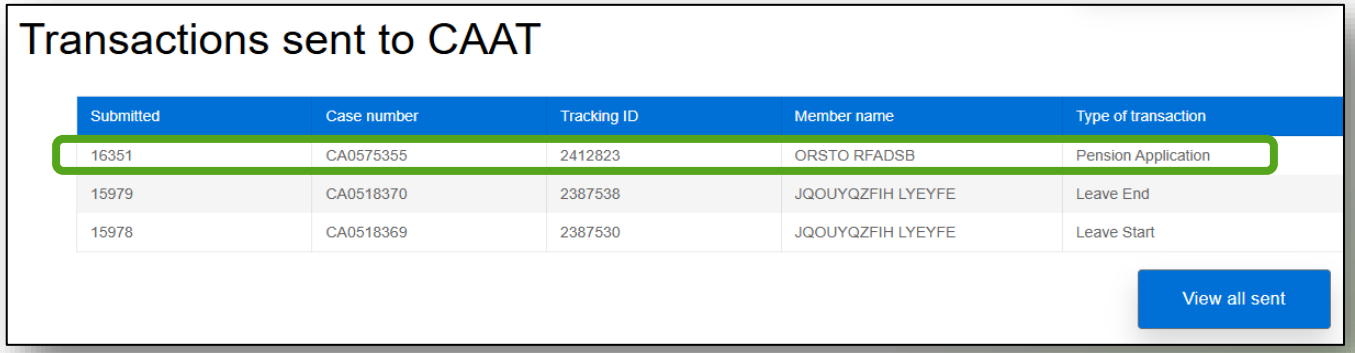
- Once the transaction is successfully saved, you will be redirected to the dashboard
- In the dashboard, you can view the transaction in both the **Recent activity** and **Transactions in progress** sections
- Saved transactions in progress are purged after 45 days



Pension application process – Submit

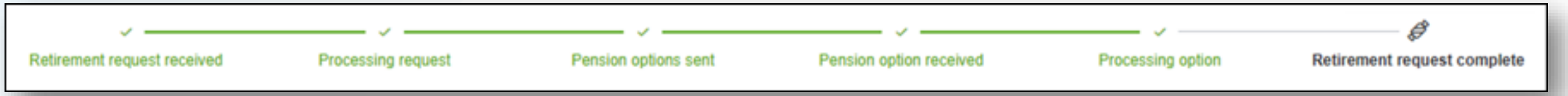
- Once the transaction is submitted, you can view it on the dashboard under the **Recent activity** and **Transactions sent to CAAT** sections





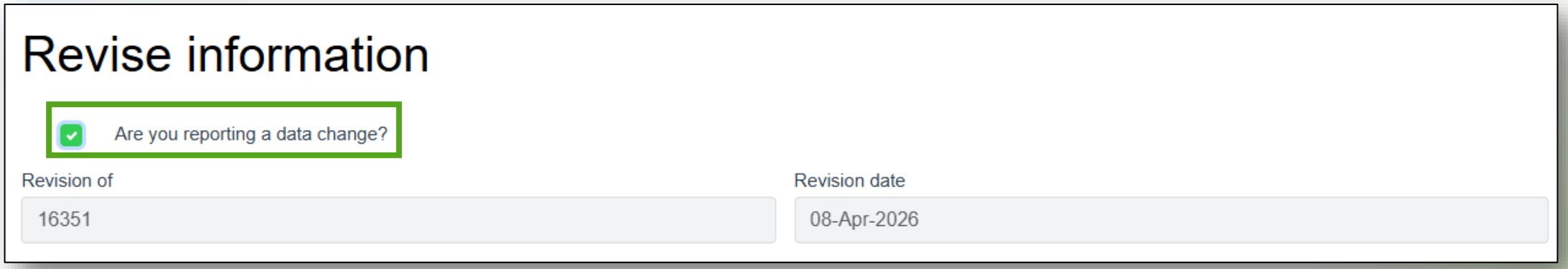
Pension application process – Retire Online

The progress bar shows where the status of the pension application:



Pension application process – Revision

- If a revision is required, open the original application sent to CAAT
- Under the **Revise information** section, check “Are you reporting a data change?” and update the applicable information
- Revisions through PAL can be made up to May 31 of the year following the date of retirement



Termination

What is a termination?

- When a CAAT member leaves their employment at a CAAT participating employer, before being eligible for an immediate pension
- Member’s age is less than 50 at the termination date

Extension of Membership

- After terminating employment:
  - Members remain in the Plan for 24 months
  - Referred to as Extension of Membership (EOM)
- Must terminate employment at all CAAT participating employers before being eligible for a benefit
- Annual pension statements sent to members during the EOM period

Extension of Membership options

Options for members during the 24-month EOM period:

1. Start working at another CAAT employer
2. Transfer to another employer's registered pension plan (if the other plan accepts the transfer)
3. Start pension if they become retirement eligible

Extension of Membership options

Options for members after the 24-month EOM period:

1. Deferred pension
2. Commuted value transfer
   - To a personal locked-in retirement savings vehicle
   - To another employer's pension plan (if that plan accepts the transfer)

After a commuted value is transferred, no further benefit is payable from the Plan

Termination process

1. Employer reports termination status in the payroll-based reporting file or completes *Termination of employment* process through PAL
2. CAAT mails a letter to the member explaining the 24-month Extension of Membership period
3. CAAT mails an Option Document directly to the member at the end of the 24-month EOM period
4. Member completes the Option Document and forwards it, along with applicable documentation, to CAAT through **My Pension** or by mail
5. CAAT processes the elected option

PBR – Terminations

- Example of how to report a termination on PBR file:

On **DR tab**

EMPNO	SIN	ESTATUS	ESTATUS_EDATE	D2PA	D2PAYEAR
135	XXXXXXXXX	TER	1/21/2026	268	12/31/2026

On **PR tab**

EMPNO	FDATE	TDATE	PENEARN	D2_EECONTRIB	D2_ERCONTRIB
135	1/1/2026	1/21/2026	3200	160	160

Pre-retirement death

Pre-retirement death

- CAAT provides a pre-retirement death benefit in the event of a member's passing before retirement
- Employers are responsible for reporting the death of active members or members on leave, including disability leave
- Pre-retirement death benefits also apply to terminated members on an Extension of Membership or members with a deferred pension with the Plan

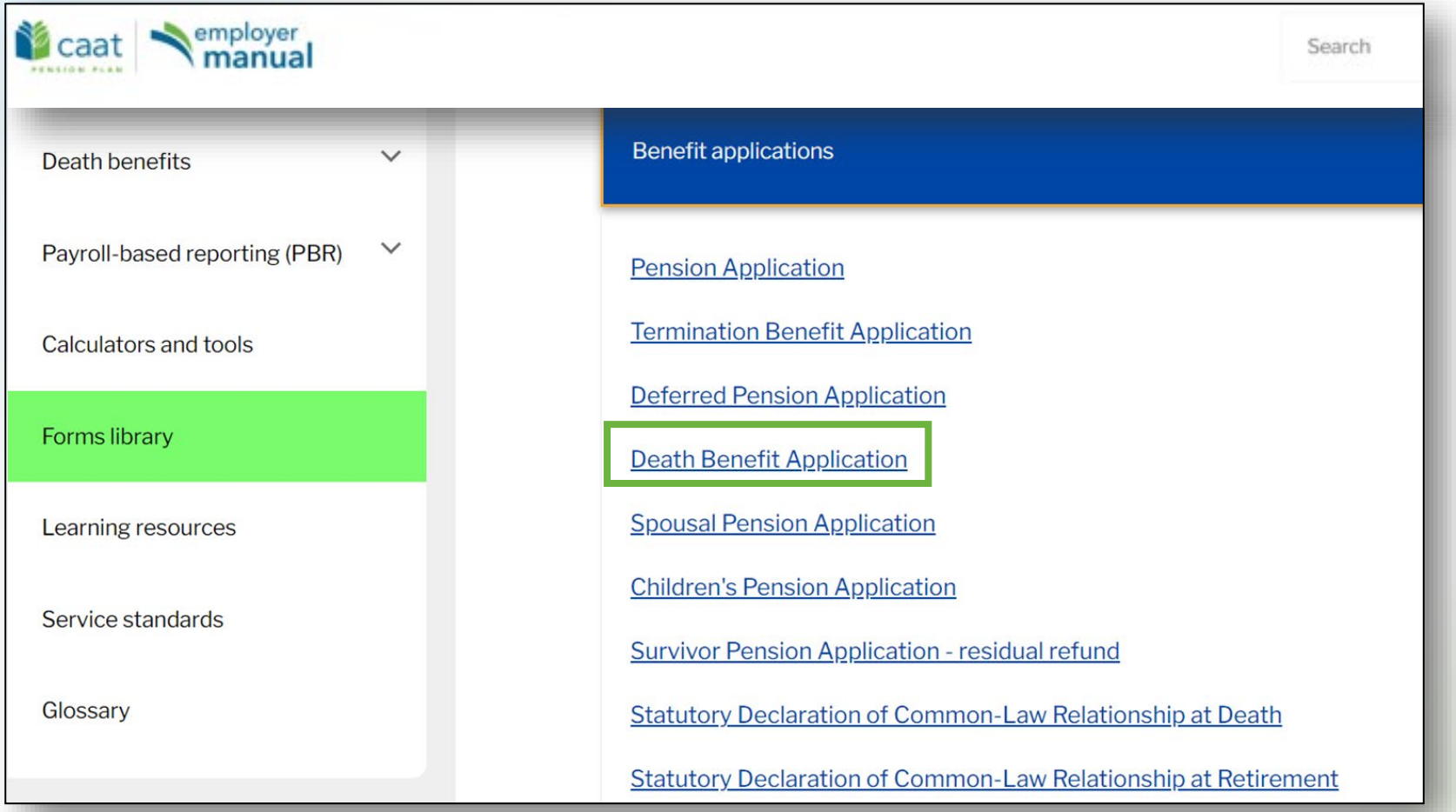
Pre-retirement death – Survivor benefits

Paid according to a specific order of eligibility		
Ontario/Nova Scotia		Other jurisdictions
1	Eligible spouse	Eligible spouse
2	Eligible children	Designated beneficiary
3	Designated beneficiary	Estate
4	Estate	—

Pre-retirement death process

1. Employer completes *Death Benefit Application* and submits it to CAAT using Message Centre in PAL
2. Employer submits proof of death, if available
3. CAAT calculates survivor benefits
4. CAAT mails the pre-retirement death option package to the member's eligible survivor
5. The eligible survivor forwards completed, signed Option Document and supporting documentation to CAAT
6. CAAT will process payments

Where to find the *Death Benefit Application*



Disability leaves of absence

Disability leave

- A member on a disability leave has a choice whether to contribute*
- Contributions are based on actual disability income received:
  - If the member chooses to contribute, the employer must also contribute at the applicable rate
  - If the member chooses **not** to contribute, they **cannot** elect to contribute at a later date
  - The member may choose to stop contributing at any time

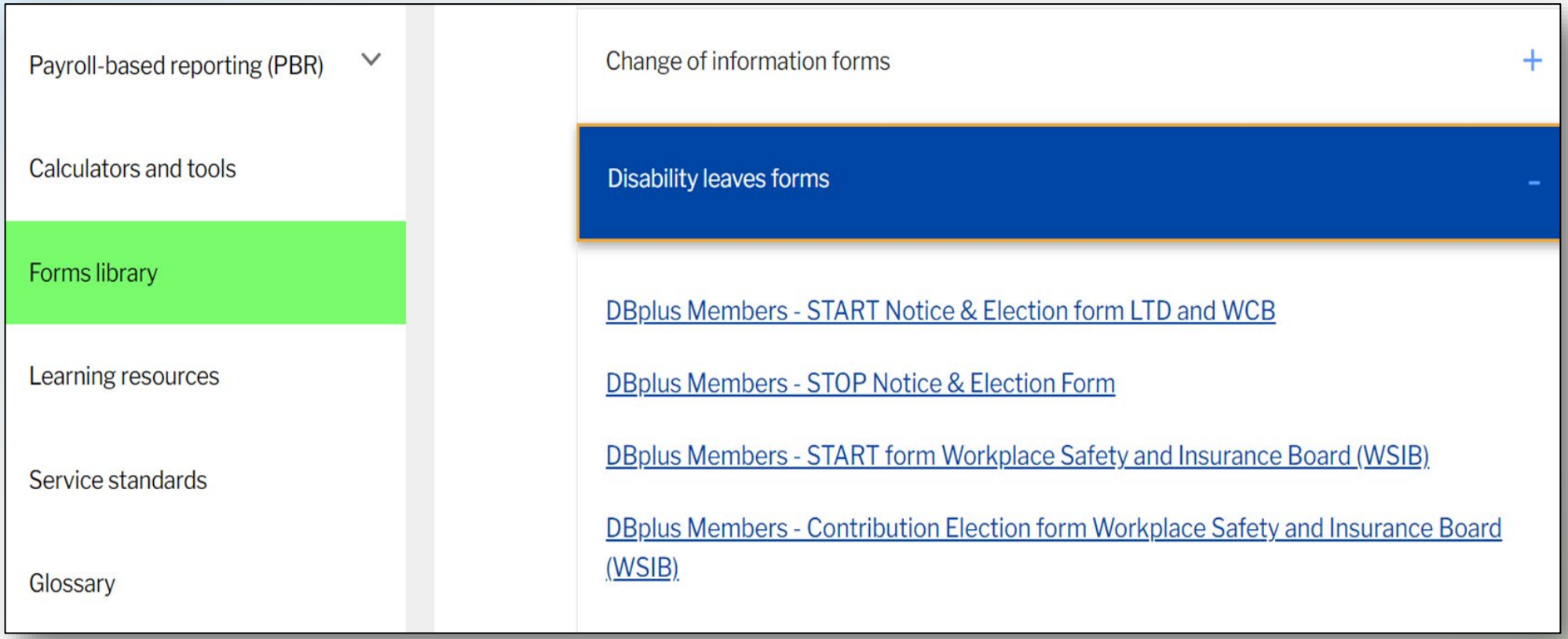
* Members receiving benefits under Ontario's *Workplace Safety and Insurance Act* do not contribute to DBplus during the first 12 months and will continue to earn a pension during this period.

This represents our standard disability provisions

Disability leave process

1. Report disability status in the PBR file, complete applicable *START Notice & Election* form and submit it using Message Centre (include member's election)
2. CAAT updates the member's record
3. If the member elects to contribute, collect the member's contributions and submit the member's and employer's contributions to CAAT
4. On return from leave, or if member elects to stop contributing, update the status in the PBR file. If member elects to stop contributing, but is still on disability leave, complete a *STOP Notice & Election* form and submit it using Message Centre (include member's election)
5. CAAT updates the member's record

Where to find disability leave forms

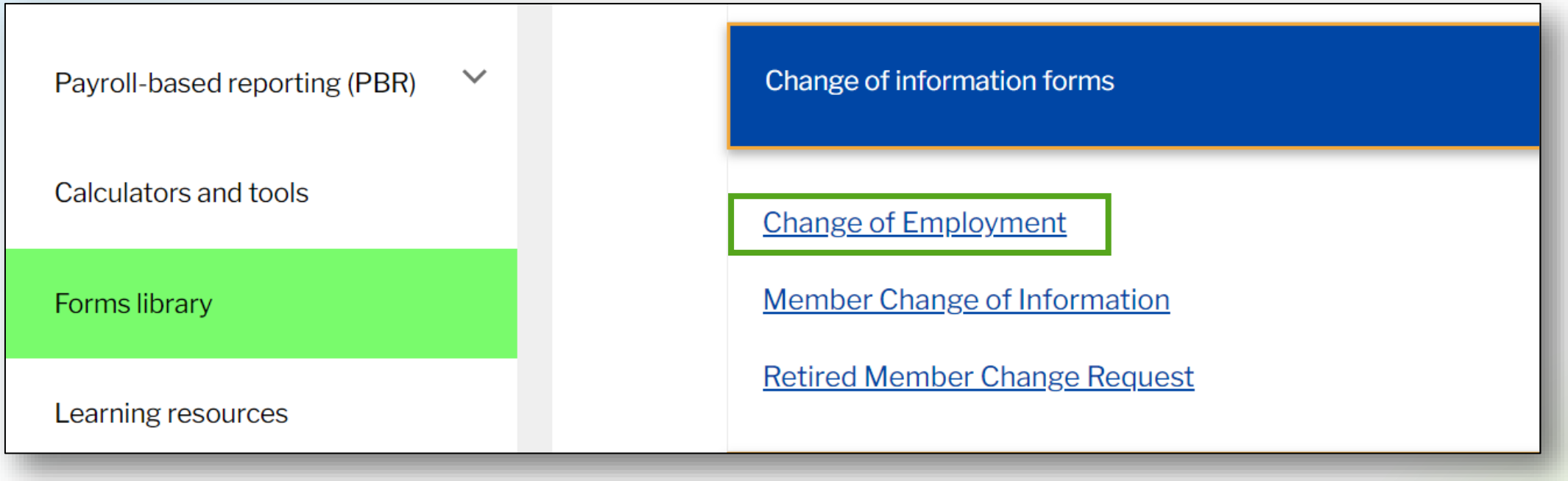


Change of employment

Change of employment

- To change hire or enrolment date or jurisdiction of employment, complete a *Change of Employment* form found in the Employer Manual and submit it using Message Centre
- Changes will be updated in CAAT's administration system and immediately accessible to your members in **My Pension**

Where to find *Change of Employment* form



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